

**General Circular pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai
General Circular Number 2 of 2017 (GC 02/2017)**

Subject of this General Circular	Member Register failed uploads
Applicability of this General Circular	This Directive applies to all health insurance companies marketing health insurance plans and health insurance claims management companies in the Emirate of Dubai and is for the information of all and intermediaries advising upon or selling such plans
Purpose of this General Circular	To reiterate the importance of timely upload to the member register and requirements for failed uploads
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Publication date	26 th March 2017
This document replaces	Not applicable
Effective date of this General Circular	Immediately upon publication
Grace period for compliance	Not Applicable

Preamble

We are now approaching the final deadline, despite the numerous reminders there is still a large difference between number of lives insured and the number of members uploaded to the member register.

Therefore, this circular is to reiterate the importance of uploading member information to the member register.

Objectives of this General Circular

- To remind insurers and third party administrators of their responsibilities to upload member details to the member register
- To advise on the requirement of Certificates of Insurance for all members
- To reiterate the consequences of failing to upload member details to the member register
- General guidelines for formats of fields to the member register with validation
- To introduce a new facility for failed uploads to the member register
- Include complaints link on all online material

Responsibilities of insurers and third party administrators

It is the insurers or TPAs responsibility to upload their members to the member register in a timely fashion. For insurers anyone insured by a permitted insurer must enrol their members real time. For TPAs the same applies, including TPAs managing self-funded schemes, all self-funded scheme members must also be uploaded to the member register in real time.

Certificates of Insurance

For the next 6 months, certificates of insurance will be required to be issued for ALL insured members as per the format stated in Procedural Notice 01-2016. For large groups one certificate can be issued with a list of the employees covered attached, which must be on company letterhead. The issuance of certificates does not mean the member does not need to be uploaded to the member register.

Consequences of failure to upload insured members to the member register

If for any reason a fine is raised via GDRFA for a Sponsor/employer that is currently insured or a gap in coverage at the fault of an insurer or TPA, and it is determined that the fault/delay was caused by the insurer or TPA, they will be liable for the penalty.

For cases, where the insured member, or self-funded scheme members are fined and they have failed to provide the required details and documents, the insurer or TPA will not be liable for the fine.

Guidelines for validated member register uploads

Below are common mistakes made that result in a failed upload to the member register:

- Date of birth should be in the following format only: DD/MM/YYYY
- Fields starting with a 0 – typically the 0 will automatically be removed therefore ensure the column properties are adjusted accordingly to stop this from happening (e.g. passport number 01234 once entered in excel will become 1234 resulting in failed validation)
- Ensure passport number is taken from the visa copy and not the passport copy. Due to mid visa passport renewals, the current passport number may not be the same passport the visa was stamped in, resulting in a failed validation as the GRDFA database only contains the passport number the visa was stamped in
- Passport Numbers: Passport numbers with letters may sometimes be uploaded to the GDRFA database without letters, therefore try removing/adding the letters in a passport number and re-uploading/validating. (e.g. passport number AB12345 may be register as 12345 in the GDRFA database)
- Nationality – This must be accurate and as per the DSC Location list found [HERE](#)

New support facility for failed validation records

Where an insurer or TPA has verified they have followed above guidelines for all fields, and verified the correctness of the information by referring to original/copies of the documents and the validation check still fails. The insurer or TPA is required to email the failed records ONLY in the upload format to MRvalidation@dha.gov.ae

There will be a dedicated team working on this email address to verify and extract the data as registered in the GDRFA server's, as there are some fields that are not standardized in their database.

Complaints Link

All insurers and TPAs are required to embed a link on their website to direct disgruntled members to our complaints system at the following link [HERE](#)